



Checklist for Borrowers

What you'll need to apply

This checklist below includes examples of the information and documents you'll need to provide when applying for your refinance loan. Depending on your unique situation, you may be asked for more or less information. Gathering any applicable items ahead of time may help to expedite processing!

Personal Information

Please have this information readily available when your loan officer calls or schedules your appointment

Full Name

Date of Birth

Social Security Number

Address of primary residence for the last 2 years (cannot be a PO BOX or mailing address, must be a physical address)

Employment history for the last 2 years

Company name, physical address, phone number, position you held, start and end dates

Employment Information, Income and Asset Information

Copy of your current Drivers License

Copy of your social Security Card

Federal W2's (Wage and Tax Statement) from the last 2 years

Federal Tax Returns from the last 2 years, including all schedules

Paystubs to cover the most recent 30 days

A Copy of your offer letter or contract (if starting a new job)

Social Security, pension or retirement benefit award letter

Proof of Alimony, child support or separate maintenance income (if we are using it to qualify)

A copy of the filed divorce decree or separation agreement (if applicable)

VA Certificate of Eligibility (for VA loans)

Bank or assets statements (all [pages] to cover the most recent 2 months



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If SELF EMPLOYED

Individual, corporate or partnership tax returns for the last 2 years, including all schedules
Current Profit and Loss statement to show Year-To-Date revenue and expenses

Property Information

Address of the refinance property
Address(es) and estimated value of all real estate you own
Current Mortgage Statement for all property owned
Current Hazard Insurance Dec Page, to show coverage and annual premium, of all property owned
Current Tax Bills for all property owned
Current Lease Agreements for any rental properties

Sale Information for PURCHASE LOANS Only

Contact Information for YOUR Realtor
Copy of your Earnest Money Deposit Check or Proof of Wire Transfer
Escrow Contact Information (if you have it)

Once you have gather all items above, please call us right away so we can begin the loan application process!

*Please note all loans are subject to credit and income approval



Lending Done Right

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